

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: J.V. Davies et al. Attorney Docket No.: SACO121711  
Application No.: 10/685290 Art Unit: 3686 / Confirmation No: 9822  
Filed: October 14, 2003 Examiner: S. Rangrej  
Title: ONLINE SYSTEM AND METHOD FOR PROCESSING  
LIFE INSURANCE APPLICATIONS

AMENDMENT AFTER NON-FINAL ACTION

Seattle, Washington 98101

October 7, 2009

TO THE COMMISSIONER FOR PATENTS:

INTRODUCTORY COMMENTS

Please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of the claims, which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 11 of this paper.

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